

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re

SARAH LU PANYARD,

No. 09-12112

Debtor(s).

## Memorandum

The court is willing to confirm the debtor's plan with a reservation in the order permitting reconsideration if the law changes before the plan is completed. However, the court will only do so if the debtor and the Trustee so stipulate in writing. If no such stipulation is filed within 7 days, the matter will be deemed submitted and the court will decide the case on its merits.

Dated: December 16, 2009

~~Alan Jaroslovsky  
U.S. Bankruptcy Judge~~